Aid and Attendance

The VA will pay an even higher amount if a veteran is deemed in need of regular Aid and Attendance meaning the veteran is a patient in a nursing home or helpless or blind, or so nearly helpless or blind as to need or require the aid and attendance of another person.

If a veteran is claiming Housebound or Aid and Attendance, the veteran's Primary Care Physician will need to fill out a VA form 21-2680. Additionally, the veteran will need to provide supporting medical records or authorize the VA to get the medical records. If the VA needs to request the records, the veteran will need to provide the name, address, phone number and dates of treatment for each medical facility where treatment was received so the VA may request the records. This is not recommended, however. If the VA has to get medical records, it will likely delay the claim by several months. If a veteran is in a nursing home, VA form 21-2680 is not necessary but the nursing home will need to fill out a VA form 21-0779. All forms are available at the County Veterans Service Office.

Medical Expenses

Countable income may be reduced by the out-of-pocket medical expenses that are regular and recurring which can be expected to occur during the next 12 months. As an example, if a veteran is paying for Medicare, the VA will presume the premiums will continue for the next 12 months. In that case, the VA will adjust the veteran's monthly gross income by the amount paid for Medicare (it's not an exact dollar-for-dollar offset but close). If there is a supplemental health insurance policy, that premium can also be claimed. Technically, a veteran can claim all medical expenses, but the VA is not likely to accept any medical expenses that can change from month-to-month such as doctor and medication co-pays. If an unusual medical expense is claimed, the veteran must provide a personal statement as to why the VA should count that as a recurring medical expense.

For medical expenses to be considered the payments must total more than 5% of the Maximum Annual Pension Rate (MAPR) for the level of pension requested.

Each year the VA will run an income check with the IRS and Social Security to see if the family income is still within the income limits set by law. If there are questions on income the veteran may need to reapply for the pension. On future claims, however, a veteran can claim actual medical expenses paid, so it is important track all medical disbursements.

Allowable Expenses

Examples of allowable medical expenses include, but are not limited to: medical insurance premiums, doctor and medication co-pays, eye glasses, dental costs, hearing aids, nursing home fees, home health services and transportation (mileage) for medical purposes.

NON-SERVICE CONNECTED PENSION CLAIMS

Veterans Service Office
Portage County
1516 Church Street
Stevens Point, WI 54481

Phone: (715) 346-1310
Fax: (715) 346-1410

Veterans Service Officer
Michael Clements
veterans@co.portage.wi.us

Veterans Benefits Specialist
David Rollins
veteran@co.portage.wi.us

PORTAGE COUNTY
1842
THE HEART OF WISCONSIN

Eligibility

Non-service connected pension is a benefit that provides financial support to **wartime** veterans with limited countable income. Countable income is ***household*** income from all sources including, but not limited to: social security, salary, other pensions, interest and dividends.

In order to be eligible wartime veterans must:

- ★ Have been discharged from service under other than dishonorable conditions**, AND**
- ★ If enlisted prior to Sept. 7, 1980 must have served 90 days with one day being during a wartime period**, OR**
- ★ If enlisted after Sept. 7 1980 must have served 24 months with one day being during a period of war**, OR**
- ★ Completed the initial period for which called to active duty**, OR**
- ★ Separated for a service connected disability

Beginning October 18, 2018, the VA has determined financial limits for pension eligibility will be based on a "Net Worth Bright-Line Limit". The Bright-Line limit is a calculation of the veteran's family income and assets. The income is calculated from all sources of income as stated above and total assets. The total assets include IRAs, 410Ks, rental properties, and real property except the primary domicile and a maximum of two (2) acres

The new program will make adjudication easier and allow for standardized treatment of veterans and surviving dependents**. The Bright Line limit includes assets and income.**

The new Bright-Line program now includes a **three year look back period** to determine if the veteran transferred or gifted assets in order to reduce net worth to become eligible. If the VA finds excessive assets were transferred or gifted the VA will determine a **penalty period at a rate of $2,266 per month**. (If the asset total was $22,660 the VA would determine the period on ineligibility to be 10 months)

The VA Maximum Annual Pension Rate (MAPR) is the amount the VA will pay in an annual pension to veterans. This rate is updated annually. The following rates reflect the current year MAPR. Monthly benefits will be calculated by dividing the actual annual award by twelve months.

Veterans under the age of 65

Must be deemed permanently and totally disabled by the VA. This means:

- ★ Suffering from any disability which is sufficient to render it impossible for the average person to follow a substantially gainful occupation but only if it is reasonably certain the disability will continue throughout the life of the veteran.
- ★ Is a patient in a nursing home for long-term care because of a disability
- ★ Is disabled as determined by the Social Security Administration (SSA) for the purpose of benefits administered by the SSA. In other words, if the SSA determines a disability, the VA automatically will.

For veterans under 65 only

Because these veterans have to be deemed permanently and totally disabled, applicants have to provide a little more information when filing a claim. The claimant will need to provide the name and address of the company or companies where employed for one year prior to becoming too disabled to work, the information must include the job title, the dates employed, time lost due to disability and total annual earnings the last year of employment.

For veterans 65 and older

These veterans do not have to be deemed permanently and totally disabled. **However, claimants must meet the Bright-Line yearly limit set by law** (amounts are shown in this brochure). Wartime service as noted in the Eligibility section still applies.

Housebound

The VA will pay a higher amount if a veteran is deemed permanently housebound meaning the veteran is substantially confined to his/her house or immediate premises due to a disability or disabilities, which it is reasonably certain will remain throughout the veteran's lifetime.

Annual Pension Rates

The annual pension rates differ from basic, housebound, and aid & attendance. The rates are adjusted annually to take effect on December 31 of the year. Rates can be found on the VA Website at

https://www.va.gov/pension/veterans-pension-rates/

The website also lists the annually updated bright line limit for assets.